

DENISA DELIJA

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SUMMARY

Ability to create synergy between teams to reach out the best outcome for them and the company. Track record of increasing performance on quality and volumes by growing bottom line while spearheading operational improvements to drive productivity and reduce cost. Excel in dynamic, demanding environments while remaining pragmatic and focused. Accomplished experience for almost 20 years with a growing career through a results oriented, decisive leader behavior with proven success in several areas of organization.

SKILLS AND CORE COMPETENCIES

- Evaluating KPIs followed by redesign and action plan on 7P Marketing, Operations (LEAN and SIX SIGMA tools)
- High level of adaptability in new areas, work environments, hardworking, able to multi-task effectively
- Outstanding relationship building, negotiation, communication and written and verbal communication (training skills).
- LEAN Operational analysis for each process in order to achieve a better efficiency and cost reduction
- Strategy related to: Business, Communication, Internal Customers (employees), Planning combined with Risk assessment
- Risk Appetite, defining KRI and ICAAP, ILAAP controlling
- Management through data, followed by problem-solving attitude and What-if analysis skills/experience used for stakeholder assessment and communication tools.

ACADEMIC QUALIFICATION

MIB School of Management	2017-2018	Master in Risk Management and Insurance
European University of Viadrina	2006-2007	Master in Business Administration
University of Tirana	1997-2001	Bachelor in Finance
Institution of Integrated Reporting Council	2018	Practitioner Level Certificate
Bloomberg for Education	2018	Bloomberg Market Data Certificate

PROFESSIONAL EXPERIENCE

Consultant

Oct 2017- current

© **Current consulting agreement with**

CRIMSON CAPITAL, NY, USA

Service Offered: Partner Financing Institution (PFI) Relationship Manager at GEF- EBRD Project

Support partner financing institutions (PFI) to implement the action plan signed with EBRD and development of loan product (products for vendors and building level project).

- Create a Capacity Building Plan per PFI and in line with PFI needs.
- Introduce the Operations Manual and supporting documents to the PFIs
- Delivery of training to PFI according to Capacity Building Plan throughout the country.
- Participate and Contribute to relevant marketing activities with stakeholders

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EIN ADVISORY SERVICES, KOSOVO

Service Offered: Managing some important projects with an external and internal impact for some organizations and companies.

Current expertise given are: Business evaluation and business plans, risk assessment, transport, ERP.

- Business Evaluation and strategy combined with several negotiation agreements for the Zero Energy strategy project between Italy and Albania (ongoing)
- Business Strategies, risk appetite which reflects organization needs (bank, finalized)
- Enterprise Resource Planning (ERP) full activation of whole process for implementation for 1 of the biggest oil gas company. Design of policies and procedures in compliance with local regulators and risk tolerance of the company
- Design process and procedures related to new standard of IFRS 17 workflow and assessment of volatility of balance sheet

National Bank of Greece, Albania

May08 – Sep17

© **Risk Management Division Manager**

Oct 14- Sep 17

- Managed Bank's risk strategy and risk appetite which reflects business needs and approved risk tolerances. Managing ICAAP, ILAAP and responsible for monitoring Early Warnings and Trigger Indicators.
- Successfully settle and full activation of whole process for implementation of Basel II standards and CRD IV and translating into a risk data modelling system. Conducted design, development and systems measuring the Risk-Adjusted Performance Measurement per business activity.
- Face and succeed challenging time on associated risks due to Greece crises.

© **Business Analytics Manager**

Feb '10 – Oct '14

- Responsible for business planning combined with strategy translated into data analysis/presentation, supervises consistency of achieved target with approved strategy and business planning.
- Led financial analysis required for target setting (products, segments, channels) and other business planning activities for all business units including branches.
- Manage design and evaluate product and/or image campaigns with insightful data analysis. These analysis may include selection of target customer segments, effective mix of sales and promotion channels, cost benefit of campaign.
- Collaborated with marketing and sales, the strategy and performance effectiveness based on analysis and yearly KPI.
- Managing the methodologies for evaluation ex ante and ex post of products, sales and campaign proposals in order to ensure development of a reliable knowledge base of best practices.
- Building up a performance culture throughout the company by defining and developing clear KPI by sector in order to achieve reliable output by each business spot.

© **Head of Product Development Unit**

May 08 – Feb '10

- Design strategic product segmentation to boost business line efficiency on sales and profitability. Devise strategy to increase brand awareness through optimized media visibility, improve customer communication, processes around quality management.
- Managed and succeeded challenges time due to Greece crises (2008-2009) on liquidity. Succeeded to have the deposits outflow 100% back within 4 weeks. Improve liquidity ratio with 2.5% in crises due to package of products offered to different segments (first time in Albania).
- Reduction by 15% the cost/account on marketing expenses
- Improve Liquidity ratio through new package of products (Plan and Buy product, savings incorporated with loans)
- Market Share of lending boosts from 15-20% through a Balance Transfer product (Improve all Lending products volume with 12%)

EMPORIKI BANK- Member of Credit Agricole Group

May 07 – May 08

Position: **Head of Product Development Unit/ Marketing Communication Manager**

- Design strategic marketing plan in the specific acquisition process followed by design transformation, product and segment redesign and liaison between Emporiki Group and Credit Agricole Group.
- Managed the marketing Plan in this acquisition process(Credit Agricole bought Emporiki Bank)
- Fully managed the brand strategy of replacement from a Greek to a French player in Albanian Market.
- Liaison between Emporiki Group and Credit Agricole headquarters for the softer movement of this change.

PROCREDIT BANK – Albania,

July 01 – May 07

Position: **Retail Lending Coordinator/ Credit Coordinator/Loan Officer**

- Promoted in three positions in three years through the growth of all indicators related to my positions.
- Increase sales volume, portfolio quality and staff effectiveness (Supervised 20 loan officers, 3 back officers and 5 front officers).
- Continues training for my staff has brought a major decrease in time for each business file underwriting and non performing portfolio feedback.

COMPUTER SKILLS: Windows Office, Open ERP development, SAP (CRM, BW, MIS), T24, Internet.**LANGUAGES:** Albanian, English, Italian**Cordially, DENISA DELIJA**